

### Abstract

A system and method for conducting secure electronic transactions are provided. More specifically, a system and method are provided for conducting secure transactions utilizing tokens, such as transaction cards, such as credit cards or the like, on a computer.

- 5 The computer is token-enabled, having a token reader and software in communication with itself allowing the token user to communicate with a goods and/or services provider that supports a secure on-line transaction. Moreover, a system and a method are provided for conducting secure transactions on-line with a token having a microchip embedded therein for additional security.

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